## AMENDMENT TO THE CLAIMS

Please amend the claims as follows.

Claims 1-18 (canceled)

19. (currently amended) A computer-implemented method for processing a request for a transaction over a client-server network, the method comprising:

receiving a request for a transaction from a customer through a client computer, the request including a first set of transaction data for variables descriptive of the initial transaction;

responsive to receiving said request, generating a transaction score using a prediction model ~~that is~~ based on the first set of transaction data and based on profile data that contain summaries of historical data that include prior customer transaction data, where the transaction score ~~and that~~ is indicative of a level of risk associated with the transaction; and

responsive to the generated transaction score, performing at least one of:

terminating the transaction;

proceeding with the request for a transaction; or

obtaining additional data from the customer.

20. (currently amended) The computer-implemented method of claim 19, wherein prior to obtaining additional data comprises:

determining, for each of a plurality of follow-up question sets, a probability of non-attrited fulfillment of the transaction after presentment of the follow-up question set based on a metric for the value of additional data and based on a likelihood of interaction termination; and

selecting the follow-up question set with the greatest probability of non-attrited fulfillment of the transaction.

21. (original) The computer implemented method of claim 19, responsive to the transaction score, performing at least one of:

terminating the transaction;

proceeding with the request for a transaction; or

obtaining additional data from the customer comprises:

terminating the transaction if the transaction score is above an upper bound;

proceeding with the transaction if the transaction score is below a lower bound; and

obtaining additional data if the transaction score is between the lower bound and upper bound inclusive.

22. (original) The computer-implemented method of claim 21, wherein at least one of the upper bound and the lower bound is a function of the value of the transaction.

23. (original) The computer-implemented method of claim 19, wherein receiving a request for a transaction comprises:

generating and forwarding to the customer's client computer a form for obtaining the first set of transaction data.

24. (original) The computer-implemented method of claim 19, wherein obtaining additional data from the customer comprises:

generating and forwarding a request for additional data to the customer's client computer.

25. (original) The computer-implemented method of claim 24, wherein generating and forwarding to the customer's client computer a request for additional data comprises generating and forwarding to the customer's client computer a form for obtaining additional data.

Claims 26-35 (canceled)

36. (currently amended) A system for processing a request for a transaction over a computer network, the system comprising:

a transaction-scoring module that receives transaction data and that generates a transaction score using a prediction model based on the received transaction data and based on profile data that contain summaries of historical data that include prior customer transaction data; and

a thresholding module that receives the transaction score and, based on the transaction score, applies the score to at least one threshold to selectively perform at least one of:

completing the transaction,

terminating the transaction, or

obtaining additional information.

37. (currently amended) The system of claim 36, wherein the system further comprises:

an information value prediction model adapted for receiving data representing a plurality of follow-up question sets and for determining, for each of the plurality of follow-up question sets, a metric for the value of additional information provided by the follow-up question set;

a friction model adapted for receiving data representing the plurality of follow-up question sets and for determining, for each of the plurality of follow-up question sets, the likelihood that a user will terminate a transaction if presented with the follow-up question set; and

a question set optimization module (a) for determining, for each of the plurality of follow-up question sets, the probability of non-attrited fulfillment of the transaction based on the metric for the value of additional information provided by the follow-up question set and based on the likelihood that a user will terminate the transaction if the user is presented with the follow-up question set,

and (b) for selecting the follow-up question set with the highest probability of non-attrited fulfillment of the transaction.

Claims 38-39 (canceled)